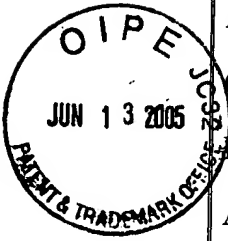


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



Application No.: 09/785,783 Filing Date: February 16, 2001
Confirmation No.: 3408
First Named Inventor: Robert A. Foster
Assignee: Financial Systems Technology
Examiner: Fischer, Andrew J. Art Unit: 3627
Attorney Docket No.: M-9381 US

San Jose, California
January 14, 2005

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Amendment

Dear Sir:

This submission responds to the Final Office Action mailed by the United States Patent and Trademark Office on October 14, 2004. Please amend the above-referenced patent application as follows:

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